IN THE CLAIMS

Please amend 1, 15, and 20 as follows:

1.   (currently amended)   An on-line system for administering advertising content, the on-line system comprising:

a server operatively connected to a user terminal operated by a user <u>and including a browser for displaying hypertext mark-up language (HTML)</u>, the server including:

an advertising administration module, configured to maintain advertising content associated with at least one advertising campaign;

a user terminal interface module coupled to said advertising administration module, said user terminal interface configured to retrieve user information corresponding to said user terminal, for use by said advertising administration module; ~~and~~

a decision maker module in communication with the advertising administration module, said decision maker module configured to select advertising content associated with at least one advertising campaign, based on said user information including consumer data specific to the user and obtained at least directly from said user terminal, so that the user terminal in communication with the server and [[to]] <u>with</u> a separate <u>third party</u> resource provider receives other content from the <u>third party</u> resource provider and receives the selected advertising content corresponding to the user information retrieved by said server [[,]] <u>; and</u>

<u>an object dispatch module which remotely generates a HTML template in the browser of the user terminal,</u> wherein the user terminal receives such advertising content ~~and provides such advertising content simultaneously with the other content for merger~~ <u>from the advertising administration module as a first object, which is selected by the decision module, wherein the user terminal receives the other content in a data file as a second object from the third party resource provider with the second object not stored internally in the server, and wherein the object dispatch module remotely populates the HTML template with the first and</u>

second objects simultaneously at the user terminal to be conveyed to the user, thereby displaying the advertising content with the other content simultaneously in the browser.

2. (previously presented) The on-line system in accordance with claim 1, wherein said user terminal interface module provides a research assistance module to said user terminal, said research assistance module configured to retrieve a geographical location of said user terminal for use by said server.

3. (previously presented) The on-line system in accordance with claim 2, wherein said geographical location further comprises said user's metropolitan region.

4. (previously presented) The on-line system in accordance with claim 1, wherein said user terminal interface module provides a research assistance module to said user terminal, said research assistance module configured to retrieve system information corresponding to a system specification related to said user terminal.

5. (previously presented) The on-line system in accordance with claim 4, wherein said system information includes a hardware specification of a peripheral device in communication with the user terminal.

6.   (previously presented)   The on-line system in accordance with claim 1,

wherein said advertising administration module further comprises:

a memory unit that stores a set of rules corresponding to each of said advertising

campaigns, said set of rules defining conditions for which specific advertising content is selected.

7.   (previously presented)   The on-line system in accordance with claim 6,

wherein the server further comprises:

an information template flesh-out module in communication with the advertising

administration module configured to retrieve information required by said set of rules.

8.   (previously presented)   The on-line system in accordance with claim 7,

wherein the server further comprises:

an ad timer module configured to provide a request component along with said

selected advertising content, so as to track the time said selected advertising content is displayed

on a display of said user terminal, as measured by periodic requests received by said server in

response to said request component.

9.   (previously presented)   The on-line system in accordance with claim 8,

wherein said request component includes a small object within said selected advertising content

that appears invisible on the display of said user terminal.

10.	(previously presented)	The on-line system in accordance with claim 9, wherein said ad timer module tracks the amount of time said selected advertising content has been displayed on the display of the user terminal.

11.	(previously presented)	The on-line system in accordance with claim 9, wherein said ad timer module tracks the number of instances of advertising content that were displayed on the display of the user terminal.

12.	(previously presented)	The on-line system in accordance with claim 7, wherein the server further comprises:

a request tag module configured to provide a request component along with said selected advertising content, so as to track the occurrence of a click through, when the user clicks on said selected advertising content.

13.	(previously presented)	The on-line system in accordance with claim 12, wherein said request component includes a small object within said selected advertising content that appears invisible on a display of said user terminal.

14.	(previously presented)	The on-line system in accordance with claim 13, wherein said request tag module correlates a purchase made at a website with said occurrence of a click through.

15.   (currently amended)   An on-line system for administering advertising content, the on-line system comprising:

a server in communication with a user terminal operated by a user, <u>the user terminal including a browser for displaying hypertext mark-up language (HTML), with</u> the ~~first~~ server including:

an advertising administration module, configured to maintain advertising content associated with at least one advertising campaign;

a user terminal interface module in communication with the advertising administration module, said user terminal interface configured to retrieve user information corresponding to said one user terminal, for use by said advertising administration module;

a design user interface module configured to allow the user using the user terminal to specify a set of rules corresponding to an advertising campaign, said set of rules defining conditions for which specific advertising content is selected, along with mode of appearance of said advertising content; ~~and~~

a decision maker module in communication with the advertising administration module, said decision maker module configured to select advertising content associated with at least one advertising campaign, based on said user information including consumer data at least specifically identifying the user and obtained at least directly from said user terminal, wherein the consumer data specifically identifying the user and obtained at least directly from the user terminal is selected from the group of:

the age of the consumer,

the economic status of the consumer,

the residence of the consumer, and

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the language of preference of the consumer,

so that the user terminal in communication with the server and [[to]] <u>with</u> a separate <u>third party</u> resource provider receives other content from the <u>third party</u> resource provider and receives the selected advertising content corresponding to the user information retrieved by said server [[,]] <u>;</u> <u>and</u>

<u>an object dispatch module which remotely generates a HTML template in</u> <u>the browser of the user terminal,</u> wherein the user terminal receives such advertising content ~~and~~ ~~provides such advertising content simultaneously with the other content for merger~~ <u>from the</u> <u>advertising administration module as a first object, which is selected by the decision module,</u> <u>wherein the user terminal receives the other content in a data file as a second object from the</u> <u>third party resource provider with the second object not stored internally in the server, and</u> <u>wherein the object dispatch module remotely populates the HTML template with the first and</u> <u>second objects simultaneously</u> at the user terminal to be conveyed to the user<u>, thereby displaying</u> <u>the advertising content with the other content simultaneously in the browser.</u>

16.   (previously presented)   The on-line system in accordance with claim 15, wherein said user information includes weather conditions in a geographical location of said user terminal.

17.   (previously presented)   The on-line system in accordance with claim 15, wherein said user information includes a hardware specification of said user terminal.

18.   (previously presented)   The on-line system in accordance with claim 15, wherein said user information includes anonymous cookie profile information, including gender and purchasing patterns.

19.   (previously presented)   The on-line system in accordance with claim 15, wherein said server further comprises:

a virtual marketer module, configured to analyze response rates of each advertising content within each advertising campaign to measure effectiveness of said set of rules.

20.   (currently amended)   An on-line method for administering advertising content, the on-line method comprising the steps of:

providing a user terminal including a browser for displaying hypertext mark-up language (HTML) to the user;

providing a server operatively connected to [[a]] the user terminal operated by a user and including advertising content for transmission to the user terminal;

providing a third party resource provider separate from the server and operatively connected to the user terminal and including other content for transmission to the user terminal;

maintaining advertising content associated with at least one advertising campaign using an advertising administration module;

retrieving user information corresponding to the user terminal for use by the advertising administration module using a user terminal interface module in communication with the advertising administration module;

obtaining, at least directly from the user terminal, consumer data specific to the user and included in the user information;

selecting advertising content using a decision maker module, with the advertising content associated with at least one advertising campaign based on the consumer data specific to the user; and

providing to the user terminal operatively in communication with the server the selected advertising content as a first object selected by the decision module and corresponding to the consumer data and the user information retrieved by the server; and

providing to the user terminal, operatively in communication with the <u>third party</u> resource provider, the other content ~~simultaneously provided to the user through the user terminal with the selected advertising content provided by the server for merger at the user terminal to be conveyed to the user~~ <u>as a second object not stored internally in the server;</u>

<u>providing an object dispatch module which remotely generates a HTML template in the browser of the user terminal, and</u>

<u>remotely populating, by the object dispatch module, the HTML template with the first and second objects simultaneously at the user terminal to be conveyed to the user, thereby displaying the advertising content with the other content simultaneously in the browser.</u>